

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CASE NO: 17-45371-659</b>
<b>AMANDA J BARNHART</b>	)	<b>Chapter 13</b>
	)	
	)	<b>Re: Objection to Claim 5 filed by</b>
	)	<b>UNITED CONSUMER FINANCIAL</b>
	)	<b>SVCS</b>
	)	<b>Acct: 5752</b>
<b>Debtor</b>	)	<b>Amount: \$1,150.38</b>
	)	<b>Response Due: November 06, 2017</b>

**TRUSTEE'S OBJECTION TO CLAIM 5**

**THIS OBJECTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE OBJECTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE OBJECTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE OBJECTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING, THE DATE OF WHICH WILL BE SENT TO YOU IF YOU FILE A RESPONSE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE OBJECTION AT THE HEARING.**

**REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.**

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee in Bankruptcy, and for her objection to claim states as follows:

The claim of UNITED CONSUMER FINANCIAL SVCS dated September 12, 2017, should be allowed, but the Court should enter an order directing that the claim will not be paid by the Trustee. The plan provides for surrender of the collateral. After sale of the collateral, the creditor may file an amended claim for the deficiency balance.

WHEREFORE Trustee prays the Court will enter its order sustaining this objection.

Dated: October 16, 2017

OBJCLM--AC

/s/ Diana S. Daugherty

Diana S. Daugherty

Standing Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

(314) 781-8100 Fax: (314) 781-8881

trust33@ch13stl.com

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The undersigned hereby certifies that a copy of the foregoing was served upon the following either through the court's ECF system or by ordinary mail, postage pre-paid, on this day of October 16, 2017.

/s/ Diana S. Daugherty

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AMANDA J BARNHART  
312 CHERRY ST APT B  
UNION, MO 63084

LISA A MAYER  
213 E MAIN ST  
UNION, MO 63084

UNITED CONSUMER FINANCIAL SVCS  
3936 E FORT LOWELL RD  
STE 200  
TUCSON, AZ 85712

BASS & ASSOC PC  
3936 E FORT LOWELL RD  
STE 200  
TUCSON, AZ 85712